# UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF MICHIGAN

UNITED STATES OF AMERICA

Claim No: 1999A21268

VS.

\$ \$ \$ \$ \$

JOSEPHINE FREEMAN

#### **COMPLAINT**

#### TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

#### **Jurisdiction**

1. This Court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1345.

#### Venue

 The defendant is a resident Macomb County, Michigan within the jurisdiction of this Court and may be served with service of process at 46918 Glen Pointe Drive, Shelby Township, MI 48315.

#### The Debt

3. The debt owed the USA is as follows:

A. Current Principal (after application of all prior payments, credits, and offsets)	\$5,281.79
B. Current Capitalized Interest Balance and Accrued Interest	\$4,465.85
C. Administrative Fee, Costs, Penalties	\$0.00
D. Credits previously applied (Debtor payments, credits, and offsets)	\$0.00
E. Attorneys fees	\$0.00
Total Owed	\$9,747.64

The Certificate of Indebtedness, attached as Exhibit A", shows the total owed excluding attorney's fees and CIF charges. The principal balance and the interest balance shown on the Certificate of Indebtedness is correct as of the date of the Certificate of Indebtedness after application of all prior payments, credits, and offsets. Prejudgment interest accrues at the rate of 8.250% per annum.

#### Failure to Pay

4. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, USA prays for judgment:

A. For the sums set forth in paragraph 3 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment interest pursuant to 28 U.S.C. § 1961 that interest on the judgment be at the legal rate until paid in full;

- B. For attorneys' fees to the extent allowed by law; and,
- C. For such other relief which the Court deems proper.

Respectfully submitted,

By: s/Pamela S. Ritter
PAMELA S. RITTER (P47886)
Attorneys for Plaintiff
28366 Franklin Road
Southfield, MI 48034
Tel. (248) 352-4340
Fax. (248) 352-3258

#### U. S. DEPARTMENT OF EDUCATION SAN FRANCISCO, CALIFORNIA

#### CERTIFICATE OF INDEBTEDNESS

Josephine NMN Freeman 35220 Wiedeman Clinton TWP, MI. 48035

Si

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 04/07/99.

On or about 09/18/95, 09/18/95, 03/29/96, 03/29/96,09/28/96 and 10/05/96, the borrower executed promissory note(s) to secure loan(s) of \$1,011.00, \$2,491.00, \$407.00, \$593.00, \$4,800.00 and \$3,654.00 from U. S. Department of Education. The loan was made by the Department under the William D. Ford Federal Direct Loan Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087a et seq. (34 CFR. Part 685). The Department demanded payment according to the terms of the note(s), and the borrower defaulted on the obligation on 06/23/97. The Department has credited \$0.00 from all sources, including Treasury Department offsets, if any to the balance. After application of these payments, the borrower now owes the United States the following:

Principal:	\$5,281.79
Interest:	\$798.41
Administrative/Collection Costs:	\$0.00
Late fees	\$0.00
Total debt as of 04/07/99:	\$6,080.20

Interest accrues on the principal shown here at the rate of \$1.19 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.



## William D. Ford Federal Direct Loan Program U.S. Department of Education

OMB No. 1840 Form Approved Exp. Date 06/3

WARNING: Any person who knowingly makes a false statement or misrepresentation

Federal Direct Stafford/Ford

on this form shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.				Federal Direct Unsubsidized Stafford/Ford Promissory Note and Disc			
Section A: To Be Completed  1. Name (last, first, middle initial FREEMAN, JOS 35220 WEIDEM CLINTON TWP,	i) and Address (street, city, st EPHINE IAN	IMAGE-REC	1995	2. Social Security Number 3. Date of Birth 4. Area Code/Telephone Num (810) 790-0	0619		
Permanent Address	DEBRA R 37633 M MT CLEM (810) 465	AST COURT		ee years. The first reference  2. LIND # 25604 Rose UL (810) 7	Ponaid le Mi		
7. School Name BAKER COLLEG 9. School Address (street, city, 34950 LITTLE  The chart below shows antice	state, zip code) E MACK , CLIN'	TON TOWNSHIE				10. School Cod E004	
Direct 1st Subsidized 2nd Loan 3rd 4th	Anticipated Disbursement Dates  09/15/95 12/29/95 03/22/96 // Total	Loan Amount   Approved   \$ 337   \$ 337   \$ 337   \$ 0   \$ 1011	Loan Fee Rate 4.00 4.00 4.00 4.00	Loan Fee Amount \$ 13 \$ 13 \$ 13 \$ 3	Net Disbursement Amount  \$ 324 \$ 324 \$ 324 \$ 972	Interest Rate	
Direct Unsubsidized Loan i promise to pay the U.S. Department	Total						

attorney's fees and court costs. I understand that I may cancel or reduce the size of my loan by refusing any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1965, as amended.

Lunderstand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand

Under penalty of perjury, I certify that the information contained in the Borrower Section of this F Under penarry of penjury, I certify that the information contained in the Borrower Section of this F Note is true and accurate. The proceeds of this loan will be used for authorized educational entre certifying school for the specified loan period. I certify that I do not ower a refund on a Federal Basic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a Stall Incentive Grant and that I am not now in default on any loan received under the Federal Pe Program (including National Defense Student Loans) or the Federal Family Education Loan Pit I am in default, I have made repayment arrangements that are satisfactory to the Secret Penartment of Education. Department of Education.

11. Loan Identification Number(s)

96-E00462-1-01

I UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

PERTIEN UNDER PENALTY OF THE PROMISSORY NORTH



# William D. Ford Federal Direct Loan Program U.S. Department of Education

OMB No. 1840 Form Approved Exp. Date 06/3

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

Federal Direct Stafford/Ford
Federal Direct Unsubsidized Stafford/Ford
Promissory Note and Disclete

						Promissory No	ote and Disch
Section A: To Be  1. Name (last, first, FREEMAN)	middle initial;	and Address (street, city, s	tate, zip code)		2. Social Security No	rriber	
35220 W	EIDEM	AN	IMAGE-REC	CORDS	3. Date of Birth		
CLINTON	TWP,	MI 48035-0	000 SEP 2 8	1995	4. Area Code/Teleph (810) 7:	one Number 90-0619	
			98		_	tumber (List state abbreviation first.	•
6. References: Yo	u must list tw	o persons with different U.S.	addresses who have known	you for at least	three years. The first re	ference should be a parent or legal	guardian.
Name	_	DEBRA	RISLEY		2. LINT		DASH
Permanent Address	s _	37633 V	MAST COL		2560	4 KONACT	· · · · · · · · · · · · · · · · · · ·
City, State, Zip Cor	de 🗘	nt clem	ENSMI	48045	£056	DILLE MI	4806
Area Code/Telepho	one Number	18101 465	- 40 <b>3</b> 9		(8/0)	716-2850	<b>5</b> 2.
Section B: To Be	Completed	By The School					
7. School Name	للخناط للنفية				8. Loan Period	From: MM/DD/YY To	: MM/DD/YY
BAKER C	COLLEG	E OF MOUNT	CLEMENS		Approved	09/25/95	06/07/96
9. School Address	(street, city, s	tate, zip code)					10. School Cod
34950 I	LITTLE	MACK, CLIN	TON TOWNSHIP	, MI 48	3035		E004
The chart below	shows antici	pated disbursement amou	ints and dates. Actual amo	ounts and dates	may vary.		
	5. S.	Anticipated Disbursement Dates	Loan Amount Approved	Loan Fee Rate	Loan Fee Amount	Net Disbursement Amount	Interest Rate
Direct Subsidized Loan							
		Total					
Direct	1st	09/15/95	\$ 830	4.00	\$ 33	\$ .*797.	VARIAE
Unsubsidized	2nd	12/29/95	\$ 830	4.00	\$ 33	\$ 797	
Loan	3rd	03/22/96	\$ 831	4.00	\$ 33	\$ 798	
	4th	/ /	\$ 0 \$ 2491	4.00	\$ 0	\$ 0	·
		Total	\$ 2491		\$ 99	\$ 2392	
I promise to pay the U.S	S. Department	of Education all sums (hereafte	r "loan" or loans") disbursed und	erthis and ag	ree to the terms and condi	tions of this Promissory Note. My signs	iture on this Promissor
If I fall to make dayme	ents on this Pr	omissory Note when due. I w	, as provided in this Promissory also pay collection costs incl	Note. Serve a	s my authorization for m identified in Section E	y loan proceeds to be credited to	my student accou
attomey's fees and co	urt costs. I une	derstand that I may cancel or r	educe the size of my loan by ref	using			

I understand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand 11. Loan Identification Number(s)

Education Act of 1965, as amended.

U-96-E00462-1-01 01

any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Under penalty of perjury, I certify that the information contained in the Borrower Section of this F Note is true and accurate. The proceeds of this I can will be used for authorized educational e: the certifying school for the specified loan period. I certify that I do not owe a refund on a Federal Basic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a Sta Incentive Grant and that I arm not now in default on any loan received under the Federal Pe Program (including National Defense Student Loans) or the Federal Family Education Loan P if I am in default. I have made repayment arrangements that are satisfactory to the Secre Department of Education.

UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

Selfhene Treeman

7-18-95 Date

08/07/95 10:57:44

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APR 3 0 1996



### William D. Ford Federal Direct Loan Program U.S. Department of Education

OMB No. 1840 Form Approved Exp. Date 06/3

WARNING: Any person who knowingly makes a false statement or misrepresentation

Federal Direct Stafford/Ford

		shall be subject to penalties he U.S. Criminal Code and		prisonment or	Federal Dire	ect Unsubsidized S Promissory No	
	t, middle initial	<i>By The Borrower</i> and Address (street, city, s EPHINE			Social Security Number		
35220 1	•		IMAGE-RE		3. Date of Birth		
CLINTO	N TWP,	MI 48035-0			Area Code/Telephone Ni (810) 790 –     Driver's License Number	0619	)
Name Permanent Addres City, State, Zip Co	1. <u>Z</u> ss <u>-</u> ode <u>/</u>	ZEBRA RIS 37633 M TT CLEME	CEY PAST CT. US, M, 480		hree years. The first reference  2. WANC (45699)  UTICA	MALON GABLE MI 483	
Area Code/Teleph Section B: To B 7. School Name	-	(Sto ) 465- By The School	4839		(Sio)	73/-3057 From: MMDDYY To:	: MM/DO/YY
9. School Address 34950 I	street, city, s LITTLE	MACK, CLIN	TON TOWNSHIE			04/01/96	06/07/99 10. School Cod E004
The chart below	આળજ સામણ	pated disbursement amou  Anticipated  Disbursement Dates	Loan Amount Approved	Loan Fee	Loan Fee	Net Disbursement	Interest Rate
Direct Subsidized Loan	1st 2nd 3rd 4th	03/22/96 05/07/96 / / / /	\$ 204 \$ 203 \$ 0 \$ 0 \$ 407	4.00 4.00 4.00 4.00	\$ 8 \$ 8 \$ 0 \$ 0 \$ 16	\$ 196 \$ 195 \$ 0 \$ 0 \$ 391	VARIA
Direct Unsubsidized Loan							
		Total					
Promissory wore plus	unterest and oth	of Education all sums (hereafter ar fees which may become due proissory Note when due. I wi	, as provided in this Promisson	Note serve as	e to the terms and conditions of my authorization for my loan	this Promissory Note. My signal proceeds to be credited to	ture on this Promisso my student accor

attorney's fees and court costs. I understand that in ay cancel or reduce the size of my loan by refusing any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1965, as amended.

I understand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand

11. Loan Identification Number(s)

-96-E00462-2-01

school identified in Section B.

Under penalty of perjury, I certify that the information contained in the Borrower Section of this P Under penalty of penjury, I certify that the information contained in the Borrower Section of this Mote is true and accurate. The proceeds of this loan will be used for authorized educational exthe certifying school for the specified loan period. I certify that I do not owe a refund on a Federal Basic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a Stat Incentive Grant and that I am not now in default on any loan received under the Federal Per Program (including National Defense Student Loans) or the Federal Family Education Loan Pi II I am in default, I have made repayment arrangements that are satisfactory to the Secret Denartment of Education. Department of Education.

UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

Signature of Borrower

Date

CERTIFICATION SORTH OF THE CONTROL O

#### APR 3 0 199



# William D. Ford Federal Direct Loan Program U.S. Department of Education

**OMB No. 1840** Form Approve Exp. Date 06/3

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

Federal Direct Stafford/Ford Federal Direct Unsubsidized Stafford/Ford **Promissory Note and Disch** 

Section A: To Be Complete						
<ol> <li>Name (last, first, middle init</li> </ol>		state, zip code)		2. Social Security Number		
FREEMAN, JO	SEPHINE				-	
35220 WEIDE	MAN	IMAGE-RE		3. Date of Birth		
CLINTON TWP	, MI 48035-0	000 MAY 0 I	i 1996	4. Area Code/Telephone N (810) 790-	0619	
		42	3	5. Driver's License Number	r /l iet etata abbrovéation first.	)
6 Deference: Vou must list	hus paragraph with different [1]					
6. References: You must list		//	you for at least	three years. The first reference		
Name 1.	DEBLA,	CISLEY		2. NADCG	MALON.	<u>E</u>
Permanent Address	37633 /1	MAST CT		456991	GABLE 11	US
City, State, Zip Code	MT CLEME	NS M, 180	24J	UTICA	MI 483.	17
Area Code/Telephone Numbe	1 (8,0) 465-	4039		(810) 7.	31-3057	
Section B: To Be Complete				(0,0 )		
7. School Name	sa by the denote			B. Jose Badad		
	GE OF MOUNT	CT EMENC		8. Loan Period Approved		: MM/DOYY
School Address (street, city		CLEMENS		уфріотов	04/01/96	06/07/96
	E MACK, CLIN	TON TOWNSHIP	MT 4.5	1035		10. School Cod
			-			E004
The chart below shows and	icipated disbursement amou	unts and dates. Actual amo	xunts and dates	may vary.		
	Anticipated Disbursement Dates	Loan Amount Approved	Loan Fee Rate	Loan Fee Amount	Net Disbursement Amount	Interest Rate
Direct Subsidized Loan						
	Total					
Direct 1st Unsubsidized 2nd Loan 3rd 4th	03/22/96 05/07/96 / /	\$ 297 \$ 296 \$ 0 \$ 0 \$ 593	4.00 4.00 4.00 4.00	\$ 11 \$ 11 \$ 0 \$ 0 \$ 22	\$ 286 \$ 285 \$ 0 \$ 0 \$ 571	VARIAE
I promise to pay the U.S. Departme Promissory Note plus interest and if I fail to make payments on this attempt feed and court costs. It	nt of Education all sums (hereafte	<ul> <li>as provided in this Promissory</li> <li>also pay collection costs incl</li> </ul>	Note. serve a	ee to the terms and conditions of s my authorization for my loan identified in Section B.	this Promissory Note. My signa proceeds to be credited to	ture on this Promisson my student accou

any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1985, as amended.

I understand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand

11. Loan Identification Number(s)

J-96-E00462-2-01 01 Under penalty of perjury, I certify that the information contained in the Borrower Section of this F Note is true and accurate. The proceeds of this loan will be used for authorized educational enthe certifying school for the specified loan period. I certify that I do not owe a refund on a Federal Basic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a Stat Incentive Grant and that I am not now in default on any loan received under the Federal Perforgram (including National Defense Student Loans) or the Federal Family Education Loan Prif I am in default, I have made repayment arrangements that are satisfactory to the Secret Department of Education.

UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

Signardire of Borrower

Date 03/29/96

15:39:52

CERTIFY UNDER PENALTY OF AND THE THAT COPY OF NOTE OF THE PENALTY OF THE PENALTY

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Direct

## William D. Ford Federal Direct Loan Program U.S. Department of Education

Form Appro Exp. Date IMAGE-RECORDS

WARNING: Any person who knowingly makes a laise statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

Federal Direct Unsubsidized Stafford/Ford

Promisory Note and Disclo

Section A: To Be Completed By The Borrower					
1. Name (last, first, middle initial) and Address (street, city, sta	2	2. Social Security Number			
FREEMAN, JOSEPHINE					
,	3. Date of Birth				
35220 WEIDEMAN					
		4	<ol> <li>Area Code/Telephone Nu</li> </ol>	mber	
CLINTON TWP, MI 48035					0-0619
		-		(List state abbreviation first.)	
6. References: You must list two persons with different U.S.	addresses who have known	usu for at least the	MI-F655	3440302868	
		you for at least till	4. 67.7		juardian.
Name 1. <u>DEBILA</u> R	ISCEY		2 JANNY	L FILIPPI	
Permanent Address 25633 //) #3	57 (7		35410	PARRET	4
City, State, Zip Code <u>MT Cleme</u>	NS 48095		FRASE	e In/ /2	8035
Area Code/Telephone Number (816) 465 - 4	039		(810) 7	90-2737	
Section B: To Be Completed By The School					
7. School Name			8. Loan Period	From: MM/DD/YY To:	MIM/DD/YY
BAKER COLLEGE MT	OT EMENO		Approved		
9. School Address (street, city, state, zip code)	CLEMENS			9/23/96	6/07/97 10. School Code
34950 LITTLE MACK, CLI	NTON TWSHP.	MT 4803	5		E0041
		····			1 10041
The chart below shows anticipated disbursement amoun	nts and dates. Actual amol	unts and dates m	ay vary.		
Anticipated	Loan Amount	Loan Fee	Loan Fee	Net Disbursement	Interest Rate
Disbursement Dates	Approved	Rate	Amount	Amount	interest nate
Direct					
Subsidized					
Loan					
Total					
Pinest a few days and					1
Direct 1ST 9/13/96 Unsubsidized 2ND 12/27/96	\$ 1600	4.00	\$ 64	\$ 1536	VARIABI
Unsubsidized 2ND 12/27/96 Loan 3RD 3/21/97	\$ 1600 \$ 1600	4.00	\$ 64 \$ 64	\$ 1536	
3RD 3/21/9/ 4TH	\$ 1600	4.00	\$ 64 \$ 0	\$ 1536 \$ 0	
Total	\$ 4800	#.00	\$ 192	\$ 4608	·
I promise to pay the U.S. Department of Education all sums (hereafter	STATE OF THE STATE	-44-1-			
Promissory Note plus interest and otherfees which may become due, if I fail to make payments on this Promissory Note plus interest and otherfees which may become due, if I fail to make payments on this Promissory Note who	as provided in this Promissory I		to the terms and conditions of t my authorization for my loan	his Promissory Note. My signat proceeds to be credited to	ure on this Promisson, my student accour

attorney's fees and court costs. I understand that I may cancel or reduce the size of my loan by refusing any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1965, as amended.

I understand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand

Loan Identification Number(s)

97-E00462-0-01 01

Under penalty of perjury, I certify that the information contained in the Borrower Section of this Pr Order perany or perjury, rearmy mat me anormation contained in the Borrower section or this riNote is true and accurate. The proceeds of this loan will be used for authorized educational exthe certifying school for the specified loan period. I certify that I do not owe a refund on a Federal FBasic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a State
Incentive Grant and that I am not now in default on any loan received under the Federal Perl Program (including National Defense Student Loans) or the Federal Family Education Loan Pril 1 am in default, I have made repayment arrangements that are satisfactory to the Secreta Department of Education.

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1	INDEDCTAME	とかいるか つんじかった エ	CEDEDAL	LOAN THAT I MIIST REDAY
1.	JIMICHARIN	FIRMI MIDIS	revenal	LUJAN IMALIMILSI REPAY

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Direct Loans

# William D. Ford Federal Direct Loan Program U.S. Department of Education

OMB No. 18 Form Appro Exp. Date 1

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WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OCT 1 5 1996

Federal Direct Stafford/Ford I
Federal Direct Unsubsidized Stafford/Ford I
Promissory Note and Disclo

		d By The Borrower					
<ol> <li>Name (last, first,</li> </ol>	middle initial	l) and Address (street, city, s	tate, zip code)	·   :	2. Social Security Number		
FREEMAN, JOSEPHINE					•		
Pro-					3. Date of Birth		
35220	WEID	EMAN			•	•	
			•		. Area Code/Telephone Nun	nber	
CLINT	ON TW	P, MI 48035				(810) 790	0-0619
					5. Driver's License Number (	List state abbreviation first.)	
6 Deference Vo		111 1100			•		
		o persons with different U.S.	addresses who have known	you for at least thr	ee years. The first reference	should be a parent or legal g	uardian.
Name	1	DEBRA RI	SLEY	`	2. DANNL	FILIPP	,
Permanent Address		35633 M	ast ct		35410	garret	
City, State, Zip Cod	e	mt cum	ens 480	245	Frase	7	ZE081
Area Code/Telephor	ne Number	(810) 465-6			(810) 79	20 2020	100 37
					(810)	10-2737	
7. School Name	Completed	l By The School					
					8. Loan Period	From: MM/DD/YY To:	MM/OD/YY
G. Cabool Address (	BAKER	COLLEGE MT	CLEMENS		Approved	9/23/96	6/07/97
9. School Address (							10. School Code/
			NTON TWSHP,	MI 4803			E0046
The chart below s	hows antici	pated disbursement amou	nts and dates. Actual amou	ints and dates m	ay vary.		
		•	1	,			
		Anticipated Disbursement Dates	Loan Amount	Loan Fee	Loan Fee	Net Disbursement	Interest Rate
		Disoursement Dates	Approved	Rate	Amount	Amount	
Direct	:						
Subsidized	•		•				
Loan							
		Total					
Direct	1 Cm	0/10/06		:			
Unsubsidized	1ST 2ND	9/13/96 12/27/96	\$ 1218	4.00	\$ 48	\$ 1170	VARIABL
Loan	3RD	3/21/97	\$ 1218 \$ 1218	4.00 4.00	\$ 48	\$ 1170	
	4TH	3/21/31	\$ 1210	4.00	\$ 48 \$ 0	\$ 1170	
		Total	\$ 3654	±.00	\$ 0 \$ 144	\$ 0 \$ 3510	
Incoming to paythold 0	Donadman*					And the second s	
Promissory Mote rate int	proset and other	reducation all sums (hereafter	loan" or loans") disbursed under	this and agree t	o the terms and conditions of this	Promissory Note. My signature	on this Promissory

I promise to pay the U.S. Department of Education all sums (hereafter "loan" or loans") disbursed under this Promissory Note plus interest and other fees which may become due, as provided in this Promissory Note. It I tail to make payments on this Promissory Note when due, I will also pay collection costs including attorney's fees and court costs. I understand that I may cancel or reduce the size of my loan by refusing any disbursement that is issued to me. I certify that the total amount of loan that I receive under this Promissory Note will not exceed the allowable annual maximum or cumulative maximum under the Higher Education Act of 1965, as amended.

I understand that this is a Promissory Note. I will not sign this Promissory Note before reading it, even if I am advised not to read this Promissory Note. I am entitled to an exact copy of this Promissory Note and a statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand

11. Loan Identification Number(s)

J-97-E00462-0-02 01

and agree to the terms and conditions of this Promissory Note. My signature on this Promissory I serve as my authorization for my loan proceeds to be credited to my student account school identified in Section B.

Under penalty of perjury, I certify that the information contained in the Borrower Section of this Pro Note is true and accurate. The proceeds of this loan will be used for authorized educational expetite certifying school for the specified loan period. I certify that I do not owe a refund on a Federal Pe Basic Educational Opportunity Grant, Supplemental Educational Opportunity Grant or a State Incentive Grant and that I am not now in default on any loan received under the Federal Perior Program (including National Defense Student Loans) or the Federal Family Education Loan Program (including National Defense Student Loans) or the Federal Family Education Loan Program in default, I have made repayment arrangements that are satisfactory to the Secretar Department of Education.

I UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.

12. Signature of Corrower Date

